

Listing of the Claims

1. (Previously Presented) A system for the payment of petty cash disbursements comprising:
one or more master purchasing card accounts linked to a bank account; and
one or more subordinate purchasing card accounts linked to one of said master purchasing card accounts or to other subordinate purchasing card accounts linked, directly or indirectly, to one of said master purchasing card accounts;
wherein the owner of said bank account may authorize the transfer of funds to any master purchasing card account to cover purchases made using that master purchasing card account or any subordinate purchasing card account linked to that master purchasing card account;
and
wherein the owner of any of said purchasing card accounts may authorize the movement of funds from its own account to any subordinate purchasing card account having a link thereto.
2. (Previously Presented) The system of claim 1 wherein each of said purchasing card accounts has a maximum amount that can be transferred to it from its parent account or from said bank account.
3. (Previously Presented) The system of claim 1 wherein any of said purchasing card accounts may create and break links to or from subordinate purchasing card accounts.
4. (Previously Presented) The system of claim 2 wherein requests for the modification of said maximum transfer amount for any subordinate card and the authorization of said

modification can be accomplished in real time.

5. (Original) The system of claim 4 wherein said requests and said authorizations are facilitated by a web site available over the Internet.
6. (Previously Presented) The system of claim 4 wherein said requests and said authorizations are facilitated by a voice recognition facility.
7. (Original) The system of claim 2 further comprising a software application running on a computer system.
8. (Original) The system of claim 7 wherein said software application may establish communications with outside entities.
9. (Original) The system of claim 8 wherein said communications with outside entities are:
encrypted prior to sending and decrypted after receiving to ensure data integrity and security; and
entered into a log file for audit and customer support purposes.
10. (Deleted)
11. (Original) The system of claim 9 wherein said software application establishes communication with a bank, said bank maintaining said bank account.

12. (Previously Presented) The system of claim 11 wherein said software application initiates a transaction at said bank to move funds between said bank account and said purchasing card accounts to cover expenditures made using said purchasing cards.
13. (Original) The system of claim 9 wherein said software application establishes communications with a credit card processor.
14. (Previously Presented) The system of claim 13 wherein said software application can instruct said credit card processor to modify said maximum transfer amount for any of said purchasing card accounts.
15. (Previously Presented) The system of claim 13 wherein said credit card processor exchanges data with said software application, said exchanged data advising said software application of purchases made using any of said purchasing cards.
16. (Previously Presented) A system for the payment of petty disbursements comprising:
 - a software application running on a computer system, said computer system being connected to the Internet;
 - one or more master purchasing card accounts linked to a bank account;
 - a plurality of subordinate purchasing card accounts, each having each being logically linked to one of said master purchasing card accounts or to other subordinate purchasing card accounts linked, directly or indirectly, to one of said master purchasing card accounts;

wherein said software application controls said linking of said purchasing card accounts and maintains a maximum amount that can be transferred from said bank account or a parent account to each of said purchasing card accounts.

17. (Previously Presented) The system of claim 16 further comprising:

a web site controlled by said software application;

wherein said software application receives secured instructions via said web site regarding the control of said links between said purchasing card accounts and said maximum transfer amounts for each of said purchasing card accounts.

18. (Original) The system of claim 17 wherein said software application further comprises means for communicating with a bank, said bank maintaining said bank account.

19. (Original) The system of claim 18 wherein all communications between said bank and said software application are secured by encryption.

20. (Previously Presented) The system of claim 18 wherein said communications between said bank and said software application includes data regarding the transfer of funds from said master purchasing card accounts to each of said subordinate purchasing card accounts.

21. (Previously Presented) The system of claim 17 wherein said software application further comprises means for communicating with a credit card processor, said credit card processor being responsible for the authorization of purchases made with each of said purchasing cards.

22. (Original) The system of claim 21 wherein all communications between said credit card processor and said software application are secured by encryption.
23. (Previously Presented) The system of claim 21 wherein said communications between said credit card processor and said software application includes:
- data regarding changes in said maximum transfer amount to each of said purchasing card accounts; and
 - information regarding authorized purchases for each of said purchasing cards.
24. (Previously Presented) The system of claim 16 further comprising:
- a voice recognition facility controlled by said software application;
 - wherein said software application receives instructions via said voice recognition facility regarding the control of said links between said purchasing card accounts and said maximum transfer amounts to each of said purchasing card accounts.
25. (Previously Presented) A method for the payment of petty cash disbursements comprising the steps of:
- establishing an account at a bank;
 - linking a one or more master purchasing card accounts to said bank account;
 - linking a plurality of subordinate purchasing accounts to one of said master purchasing card accounts or to other subordinate purchasing accounts linked, directly or indirectly, to one of said master purchasing card accounts.

26. (Previously Presented) The method of claim 25 wherein each of said purchasing card accounts has a maximum amount of funds that can be transferred to it from another, linked account, further comprising the steps of:
- electronically transferring instructions to an external credit card processing entity regarding changes to said maximum transfer amount for said plurality of purchasing card accounts;
 - electronically receiving from said external credit card processing entity information regarding approved purchases for said plurality of purchasing cards; and
 - electronically transferring instructions to said bank regarding the transfer of funds from said bank account to said plurality of purchasing card accounts to cover purchases made therewith.
27. (Previously Presented) The method of claim 26 further comprising the step of maintaining a web site wherein secured instructions are received regarding:
- changes in said maximum transfer amount for said purchasing card accounts; and
 - said linking of any of said purchasing card accounts to any other of said purchasing card accounts.
28. (Previously Presented) The method of claim 26 further comprising the step of maintaining a voice recognition facility wherein secured instructions are received regarding:
- changes in said maximum transfer amount for said purchasing card accounts; and
 - said linking of any of said purchasing card accounts to any other of said purchasing card accounts.

29. (Previously Presented) The system of claim 16 wherein any of said purchasing card accounts may create and break links to or from subordinate purchasing card accounts.
30. (Previously Presented) The method of claim 25 wherein any of said purchasing card accounts may create and break links to or from subordinate purchasing card accounts.